

Certificate Number: 12433-PAE-DE-036182981

Bankruptcy Case Number: 21-12998



12433-PAE-DE-036182981

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 5, 2021, at 12:07 o'clock AM EST, Charles J. Herbert completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 6, 2021 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher